

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Keith L. King
Debtor

Case No. 19-00428-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 14, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db	Keith L. King, 112 Tulip Circle, Shohola, PA 18458-4231
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 14 2022 22:49:00	Ally Capital, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.Notices@pnc.com	Apr 14 2022 18:39:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
cr	+ EDI: PRA.COM	Apr 14 2022 22:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5235853	EDI: GMACFS.COM	Apr 14 2022 22:48:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5424251	+ EDI: AISACG.COM	Apr 14 2022 22:49:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5157317	+ EDI: GMACFS.COM	Apr 14 2022 22:48:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
5184171	+ EDI: CITICORP.COM	Apr 14 2022 22:49:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5157318	+ EDI: CITICORP.COM	Apr 14 2022 22:49:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
5182598	Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2022 18:39:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5157319	Email/Text: MKnitter@monroecountypa.gov	Apr 14 2022 18:39:00	Monroe County Tax Claim Bureau, One Quaker Plaza, Suite 104, Stroudsburg, PA 18360-2195
5169205	Email/Text: Bankruptcy.Notices@pnc.com	Apr 14 2022 18:39:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
5157320	Email/Text: Bankruptcy.Notices@pnc.com	Apr 14 2022 18:39:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
5303344	EDI: PRA.COM	Apr 14 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5303345	EDI: PRA.COM	Apr 14 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5157321	+ EDI: CITICORP.COM	Apr 14 2022 22:49:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
John J. Martin	on behalf of Debtor 1 Keith L. King jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin	on behalf of Debtor 1 Keith L. King kmartin@martin-law.net jashley@martin-law.net;r59891@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Keith L. King**
First Name _____ Middle Name _____ Last Name _____

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:19-bk-00428-MJC**

Social Security number or ITIN xxx-xx-2334

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith L. King

By the
court:

4/14/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.